

## CLAIMS

What is claimed is:

1. A method for displaying advertisements on an employee's paycheck stub, comprising the steps of:
  - a) receiving employee data respectfully associated with a plurality of employees;
  - b) analyzing the employee data to categorize employees into a plurality of categories;
  - c) receiving from advertisers advertisement data respectfully associated with a plurality of advertisements;
  - d) associating advertisement data with a group of employees based on analysis of the employee data and the advertisement data;
  - e) selecting an advertisement associated with a group of employees; and
  - f) printing the selected advertisement on pay stubs of the group of employees.
2. The method of claim 1, wherein the pay stub is a direct deposit pay stub.
3. The method of claim 1, wherein the selected advertisement is printed on a reverse side of the employee's pay stub.
4. The method of claim 1, wherein the employee data comprises only non-private, non-confidential demographic information.
5. The method of claim 1, wherein the employee data further comprises the employee's income.
6. The method of claim 1, wherein the employee data further comprises psychographic information.
7. The method of claim 1, wherein the selection of an advertisement associated with a group of employees comprises a bidding process amongst the advertisers.

8. A system for displaying advertisements on an employee's paycheck stub, comprising:
- a) a means for receiving employee data respectively associated with a plurality of employees;
  - b) a means for analyzing the employee data to categorize employees into a plurality of categories;
  - c) a means for receiving from advertisers advertisement data respectfully associated with a plurality of advertisements;
  - d) a means for associating advertisement data with a group of employees based on analysis of the employee data and the advertisement data;
  - e) a means for selecting an advertisement associated with a group of employees; and
  - f) a means for printing the selected advertisement on pay stubs of the group of employees.

9. The system of claim 8 wherein the means for receiving employee data is a secure web server comprising a database.

10. The system of claim 8 wherein the means for selecting an advertisement associated with a group of employees comprises a bidding processes amongst the advertisers.

11. The method of claim 9 wherein the advertisers submit bids via a secure web server.

12. A method of coordinating the display of advertisements to targeted groups of employees, comprising the steps of:

- a) receiving employee data respectfully associated with employees of an employer;
- b) receiving advertisement data respectfully associated with advertisements of advertisers;
- c) choosing a set of employees from the received employee data;
- d) matching the advertisement data with the employee data to create a set of matching advertisements for the chosen set of employees;
- e) generating a list of advertisers associated with the matching advertisements;

- f) notifying the employer of the chosen set of employees that matching advertisers have been located;
- g) providing to the employer of the chosen set of employees the list of advertisers associated with the matching advertisements for the employer's approval;
- h) receiving from employer a list of approved advertisers associated with the matching advertisements;
- i) notifying the approved advertisers that target advertising is available for the chosen set of employees;
- j) accepting bids from the approved advertisers for the right to display to the chosen set of employees the matching advertisements with which they are associated;
- k) awarding to an approved advertiser the right to advertise to the chosen set of employees;
- l) receiving from the awarded advertiser a matching advertisement;
- m) submitting the received matching advertisement to the employer for approval; and
- n) running the advertisement upon employer approval.

13. The method of claim 12 wherein the employer is notified via an electronic message that matching advertisers have been located.

14. The method of claim 13 wherein the electronic message contains a link to a web site and wherein the web site contains the list the list of matching advertisers.

15. The method of claim 12 wherein bids from the advertisers are accepted through a secure web server.